

## **In the Claims**

1. (Currently Amended) A method comprising:  
authorizing an authorized user access to a device based on biometric identification information associated with the authorized user, wherein the device is operable by only one authorized user at a time;  
receiving from a first remote source, by the device, the authorized user's private access information associated with a second remote source; and  
sending, by the device over a voice network, the authorized user's private access information to the second remote source to enable the authorized user to access remote data on the second remote source.
2. (Previously Amended) The method of claim 1 further comprising establishing a connection between the voice network and the device, wherein the device is a consumer access device.
3. (Currently Amended) The method of claim 2 wherein the consumer access device is selected from the group consisting of digital wallet (~~DW~~) devices, personal computers (~~PCs~~), personal digital assistants (~~PDA~~s), electronic based organizers, watches, telephones, autodialers, wireless telephones, settop boxes (~~STB~~s), video game consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.
4. (Original) The method of claim 2 further comprising enabling the authorized user to conduct a transaction using the consumer access device.
5. (Previously Presented) The method of claim 1, further comprising:  
accessing the remote data through a privacy clearing house server; and  
transferring the remote data.
6. (Previously Presented) The method of claim 5, wherein the remote data further

comprises:

a password associated with the authorized user.

7. (Currently Amended) The method of claim 5 wherein accessing further comprises establishing a secure communication channel using Public Key Infrastructure (PKI).

8. (Currently Amended) An apparatus comprising:

a biometric device to identify an authorized user based on biometric identification information associated with the user; and

a consumer access device connected to the biometric device to enable the authorized user to receive private access information associated with the authorized user from a first remote source and to send, over a voice network, the private access information to a second remote source to enable the authorized user to access remote data on the second remote source, wherein the consumer device is operable by only one authorized user at a time.

9. (Currently Amended) An apparatus comprising:

means for authorizing a user based on biometric identification information associated with the user, wherein the apparatus is operable by only one authorized user at a time;

means for receiving the authorized user's private access information from a first remote source; and

means for sending, over a voice network, the private access information to a second remote source to enable the authorized user to access remote data on the second remote source.

10. (Currently Amended) The apparatus of claim 9, further comprising means for presenting the information to the authorized user on a consumer access device selected from the group consisting of digital wallet (~~DW~~) devices, personal computers (~~PCs~~), personal digital assistants (~~PDA~~s), electronic based organizers, watches, telephones, wireless telephones, settop boxes (~~STBs~~), video game consoles, remote control units,

personal radio communication units, telematic communication devices, information panels, and kiosks.

11. (Currently Amended) A machine-readable program storage medium tangibly embodying a sequence of instructions executable by a machine to perform a method for communicating, the method comprising:

authorizing an authorized user access to a device based on biometric identification information associated with the authorized user, wherein the device is operable by only one authorized user at a time;

receiving from a first remote source, by the device, the authorized user's private access information associated with a second remote source; and

sending, by the device over a voice network, the authorized user's private access information to the second remote source to enable the authorized user to access remote data on the second remote source.

12. (Currently Amended) A system comprising:

a memory for storing computer program instructions and data; and

a processor coupled to the memory for processing the computer program instructions and data to:

authorize an authorized user based on biometric identification information associated with the authorized user, wherein the system is operable by only one authorized user at a time;

receive from a first remote source, the authorized user's private access information associated with a second remote source; and

send, over a voice network, the authorized user's private access information to the second remote source to enable the authorized user to access remote data on the second remote source.

13. (Currently Amended) An apparatus for communication, the apparatus comprising:

means for authorizing an authorized user based on biometric identification information associated with the authorized user, wherein the apparatus is operable by

only one authorized user at a time;

means for receiving from a first remote source, the authorized user's private access information associated with a second remote source; and

means for sending, over a voice network, the authorized user's private access information to the second remote source to enable the authorized user to access remote data on the second remote source.

14. (Currently Amended) The apparatus of claim 13, further comprising the device selected from the group consisting of digital wallet (~~DW~~) devices, personal computers (~~PCs~~), personal digital assistants (~~PDA~~s), electronic based organizers, watches, telephones, wireless telephones, settop boxes (~~STBs~~), video game consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

15. (Currently Amended) A system comprising:

a consumer access device operable by only one authorized user at a time;

a biometric device to authorize a user access to the consumer access device; and

a storage unit to store private access information associated with ~~the~~ an authorized user received from a first remote source, the consumer access device to send, over a voice network, the private access information to a second remote source to enable the authorized user to access remote data on the second remote source.

16. (Previously Presented) The system of claim 15 further comprising:

a communications unit coupled to the consumer access device to communicate prespecified information upon biometric identification of the authorized user.

17. (Currently Amended) The system of claim 16, wherein the output of the communications unit is encrypted.

18. (Previously Presented) The system of claim 15 wherein the consumer access device allows automatic receipt and updating of the private access information stored in

the storage unit.

19. (Original) The system of claim 15 further comprising establishing a secure communication link with the consumer access device before allowing transfer of information.

20. (Original) The system of claim 15 further comprising a wireless communications unit.

21. (Currently Amended) An apparatus comprising:  
means for biometric identification to authorize a user, wherein the apparatus is operable by only one authorized user at a time;

means for displaying information to ~~the~~ an authorized user;

means for receiving private access information from a first remote source;

means for accepting authorized user input; and

means for sending, over a voice network, the private access information to a second remote source to enable the authorized user to access remote data on the second remote source.

22. (Previously Presented) The apparatus of claim 21 further comprising:  
means for sending via tones.

23. (Original) The apparatus of claim 22 wherein the tones are communicated over a telephony-based system.